



FWD MedSecure Direct
MY Certificate

Get ready to live
fwd.com.my

FWD
takaful

Quick reference

	About your certificate	1
	Your FWD family takaful certificate	1
	Certificate information statement	2
	Quick summary of your benefits	5
	Your benefits at a glance	5
	What you are covered for	6
	Summary of your certificate benefits	6
	Schedule of benefit	7
	Description of benefit	8
	Your optional benefit	10
	Exclusions	11
	When we will not pay any benefit	11
	Starting, changing, or ending your certificate	13
	Your cover and when it starts	13
	Changes to your certificate	13
	Cancelling your certificate	16
	When your certificate ends	17
	Reinstating your certificate	17
	The main people under your certificate	18
	Who's covered under your certificate	18
	Making a claim	21
	How to claim	21
	Your contributions	23
	Paying your contributions	23
	What happens if you don't pay on time	24
	What we do with your contributions	24
	Keeping it legal	26
	Important words and phrases	29



About your certificate

Thank you for choosing FWD Takaful. We're pleased to be protecting you, so you can focus on living life to the fullest.

Your FWD MedSecure Direct certificate

This is a family takaful plan managed by FWD Takaful Berhad. We manage your contribution and our takaful operations based on the Shariah contract of *Wakalah*, in accordance with Shariah and guided by our Shariah committee.



Takaful is a mutual assistance scheme based on the spirit of brotherhood and solidarity where you and the other participants agree to assist each other financially if any one of you suffers a specific loss.

Your FWD MedSecure Direct certificate is a takaful contract between you and us. Your certificate is made up of the documents listed below.

- Your takaful schedule;
- This takaful certificate;
- Your certificate information statement;
- Your product disclosure sheet;
- Your application form and any documents you provided with it; and
- Any endorsement to your certificate.

By reading your certificate carefully, you'll know exactly what you are covered for, and how to make a claim.



A certificate endorsement is the document we provide to tell you about any official change to your certificate.

Easy to read

We're here to change the way you feel about takaful – starting with this document. We've made it easy to read, so you can understand your benefits and what you are covered for.



We highlight important information like this. Read these carefully.

Words with special meaning

Some words in this certificate have special meaning. We show those meanings on page 29 (important words and phrases). Please refer to this section when you need to.

Accident	Endorsement	Person covered
Certificate	Hospital	Physician
Certificate anniversary	Hospitalisation or Hospitalised	Proper claimant
Certificate expiry date	Intensive Care Unit (ICU)	Reasonable and medically necessary
Commencement date	Issue date	Shariah
Contribution	Owner, certificate owner, you,	Shariah committee
Cover expiry age	your	Takaful schedule
Disability	Participants' risk fund	We, us, our

If you have questions

If you still have any questions after you have read this certificate, please call our Service Hotline at **1 300 13 7988** – we're here for you.

Certificate information statement

Paying your contribution

Based on your contributions, we provide the cover you have chosen.

For details about how to pay your contributions, and what happens if you don't pay, see page 23 (your contributions).

You can pay your contributions to us by using your debit card or credit card.

See page 23 (your contributions) for more details on your contributions and what we do with them.

Choosing who receives the benefits

We will pay you 100% of the Daily Hospitalisation Cash Allowance benefit if the person covered were to be hospitalised while this certificate is in force.

Proof of age

In order for us to pay any benefits, we will require you and the person covered to provide proof of age. You may do so by providing a copy of any of the following:

- National Registration Identity Card (NRIC).
- Birth certificate.

This is not a savings or investment product

Your FWD MedSecure Direct certificate is not a savings or investment product. You will not receive any money from this certificate other than from the hospitalisation benefits and the optional benefit of Accidental Medical Reimbursement, illustrated in page 6 (what you are covered for).

Cancelling your certificate

If you cancel your certificate:

- person covered will lose the coverage; and
- we will deduct from your contribution an amount that covers the period you have been covered for, and then refund you the unused contribution.

In addition, any changes to your health or circumstances in the future may make it difficult or costlier, for you to get coverage in the future.

15-day free-look period

If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions back.

You will not be able to claim under your certificate once it is cancelled.

What you need to do

We need to receive a written notice from you to cancel. We must receive your notice within the 15-day free-look period.

What we will do

We will refund you any contributions paid. We will cancel your certificate, and you will not be able to claim any benefits under it.

We will not approve your request to cancel if you make a claim under your certificate during the 15-day free-look period.

Tell us about any changes

You should tell us about any important changes to your personal details (address or contact number). See page 13 (changes to your certificate) for more details.

How to contact us if you have any questions or to make a claim

Call our Service Hotline at **1 300 13 7988** if you have any questions about your certificate, or if you need to make a claim. See page 21 (how to claim) for more details on making a claim.

Exclusions and conditions

Exclusions and conditions may apply to the cover you have chosen.

- On page 11 (exclusions), we set out the exclusions that apply to your certificate.

How to resolve a concern or complaint

We want to resolve any concerns or complaint you may have as quickly as possible. You should follow the steps below to resolve your concern.

Step 1 – Talk to us

The first thing you should do is talk to one of our consultants about your concerns. Call our Service Hotline at **1 300 13 7988**.
The consultant may be able to resolve your concern.

(Monday to Friday: 9am-6pm, excluding weekends and public holidays.)

The consultant or manager will try to resolve your complaint as soon as possible.

Step 2 – Call or write to our Complaints Unit

If you feel that your complaint has not been resolved, you can write to:

FWD Complaints Unit
 Level 29 Menara Shell
 211 Jalan Tun Sambanthan Brickfields
 50470 Kuala Lumpur
 Toll Free : 1300 13 7988
 Tel: 03-2771 7888
 Fax: 03-2710 7800
 E-mail: contact.my@fwd.com

We will respond to your complaint within 3 working days of us receiving it.

Step 3 – Seek an external review from the OFS

If we cannot resolve your complaint, you can choose to lodge a complaint with the Ombudsman for Financial Services (OFS).

The OFS is a free, independent dispute resolution centre for the resolution of disputes involving financial institutions and consumers.

You can lodge a complaint by post, fax, online, or in-person.

The Ombudsman's details are:

Level 14
 Menara Takaful Malaysia
 No. 4, Jalan Sultan Sulaiman
 50000 Kuala Lumpur
 Tel: 03-2272 2811
 Fax: 03-2272 1577
 E-mail: enquiry@ofs.org.my
 Website: www.ofs.org.my

The sum involved in the dispute must be within the jurisdiction of the Ombudsman.

Step 4 – Seek an external review from BNMLINK or BNMTELELINK

If we cannot resolve your complaint, or if the OFS cannot resolve your complaint, you can also choose to lodge a complaint with the Bank Negara Malaysia Laman Informasi Nasihat dan Khidmat (BNMLINK or BNMTELELINK).

BNMLINK provides face-to-face customer service to walk-in visitors on general enquiries and public complaints.

BNMLINK and BNMTELELINK's details are:

Laman Informasi Nasihat dan Khidmat (BNMLINK)
 Ground Floor, D Block
 Jalan Dato' Onn
 50480 Kuala Lumpur
 Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday - Friday)

Contact Centre (BNMTELELINK)
 Bank Negara Malaysia
 P.O. Box 10922
 50929 Kuala Lumpur
 Tel: 1-300-88-5465 (1-300-88-LINK)
 (Overseas: 603-2174-1717)
 Fax: 603-2174-1515
 E-mail: bnmtelelink@bnm.gov.my
 SMS: 15888
 Operating Hours: 9.00 a.m. - 5.00 p.m. (Monday - Friday)



Quick summary of your benefits

This section describes the main benefits of your certificate. It is a guide to your takaful plan. To understand the full details about what we pay and how we pay it, you should go to page 6 (what you are covered for).

Your benefits at a glance



Single



Daily Hospitalisation
Cash Allowance



Daily Hospitalisation
Cash Allowance
(upon admission to
Intensive Care Unit "ICU")



20% No-Claim
Discount



Optional benefit :
Accidental Medical
Reimbursement

Benefits



Couple



Family



Single Parent



Daily Hospitalisation
Cash Allowance



Daily Hospitalisation
Cash Allowance
(upon admission to
Intensive Care Unit "ICU")



Waiver of
Contribution Benefit



20% No-Claim
Discount



Optional benefit :
Accidental Medical
Reimbursement

Benefits



What you are covered for

In this section, we explain what benefits you are covered for, and any specific exclusions or conditions that apply to those benefits. General exclusions may also apply – see page 11 (exclusions).

Summary of your certificate benefits



Daily Hospitalisation
Cash Allowance

We pay 100% of the Daily Hospitalisation Cash Allowance for each day the person covered is hospitalised.



Daily Hospitalisation
Cash Allowance (ICU)

If you are admitted to the hospital and require admission to Intensive Care Unit (ICU), we will pay additional 100% of the Daily Hospitalisation Cash Allowance for each day the person covered is hospitalised.



Waiver of Contribution
Benefit

We will waive all future contributions that are due to be paid from the date of your death (the certificate owner) if you still have spouse and/or child covered under this certificate.



20% No-claim discount

We reward you with a 20% discount in your future contribution if you have not made any claim within the past 2 certificate years.



Accidental Medical
Reimbursement

This is an optional benefit, where you might have/have not taken up at the application stage.

If you are hospitalised as a result of being involved in an accident, we will reimburse your medical bill up to the maximum amount stated in your Takaful Schedule.

Schedule of Benefits

We have stated the plan that you have chosen in your takaful schedule.

Plan	Plan 150	Plan 250	Plan 350
Hospitalisation benefits			
Daily Hospitalisation Cash Allowance Annual Limit: 120 days *Lifetime limit: 750 days	RM150	RM250	RM350
Daily Hospitalisation Cash Allowance Intensive Care Unit "ICU" Annual Limit: 90 days *Lifetime limit: 750 days	RM300	RM500	RM700
Waiver of Contribution Benefit (For Married Couple and Family Plan)	As charged	As charged	As charged
No-Claim Discount	20%	20%	20%

*The Lifetime limit of 750 days is the combine limit for both Daily Hospitalisation Cash Allowance and Daily Hospitalisation Cash Allowance (ICU).

Optional Benefit

Accidental Medical Reimbursement	Up to RM2,000 / RM4,000 / RM6,000 / RM8,000/ RM10,000 per annum as stated in your takaful schedule.
----------------------------------	---

Description of benefits

Daily Hospitalisation Cash Allowance

We will pay this benefit for each day the person covered is confined as an in-patient in the hospital. This includes all units in the hospital except for Intensive Care Unit (ICU).

If you are hospitalised due to two or more disability or to any complications arising from it, we will treat it as one hospitalisation.

How much we will pay

We will pay 100% of Daily Hospitalisation Cash Allowance according to the plan that you have chosen, for each day the person covered is hospitalised. We state this in your takaful schedule.

When we won't pay

We won't pay this benefit if any of the following happen:

- When you have reached the total annual limit of 120 days;
- When you have reached the total lifetime limit of 750 days, in combination with Daily Hospitalisation Cash Allowance (ICU);
- If the hospitalisation is not reasonable and not medically necessary. See page 29 (important words and phrases);
- An exclusion applies. See page 11 (exclusions); or
- Your certificate has ended. See page 17 (when your certificate ends).

Daily Hospitalisation Cash Allowance (Intensive Care Unit "ICU")

We will pay this benefit for each day the person covered is admitted to the ICU.

How much we will pay

We will pay 100% of Daily Hospitalisation Cash Allowance (ICU) according to the plan that you have chosen, for each day the person covered is confined in ICU. We state this in your takaful schedule.

When we won't pay

We won't pay this benefit if any of the following happen:

- When you have reached the total annual limit of 90 days;
- When you have reached the total lifetime limit of 750 days, in combination with Daily Hospitalisation Cash Allowance ;
- If the hospitalisation is not reasonable and not medically necessary. See page 29 (important words and phrases);
- An exclusion applies. See page 11 (exclusions);
- Your certificate has ended. See page 17 (when your certificate ends).

Contribution waiver benefit

We will waive all regular contributions that are due to be paid under your certificate from the date of death (the certificate owner) until the expiry of the certificate. The contribution rates however, are not guaranteed. We explain on this on page 23 (Contribution rates are not guaranteed).

How much we will pay

There will be no cash amount paid under this benefit. We will waive all contributions from the date of the death of certificate owner, until your certificate ends.

When we won't pay

We won't pay any benefit if any of the following happens:

- An exclusion applies. See page 11 (exclusions); or
- Your certificate has ended. See page 17 (when your certificate ends).

What you need to do

- Contact us.
- Provide us with the required form.

No-Claim Discount

As a reward for being healthy, we will give you 20% No-Claim Discount if you have not made any claim within the past 2 certificate years. This means that your contribution will reduce by 20%.

How much we will pay

There will be no cash amount paid under this benefit. We will reduce your contribution by 20%. This includes the contribution from the optional benefit (if any) of Accidental Medical Reimbursement benefit.

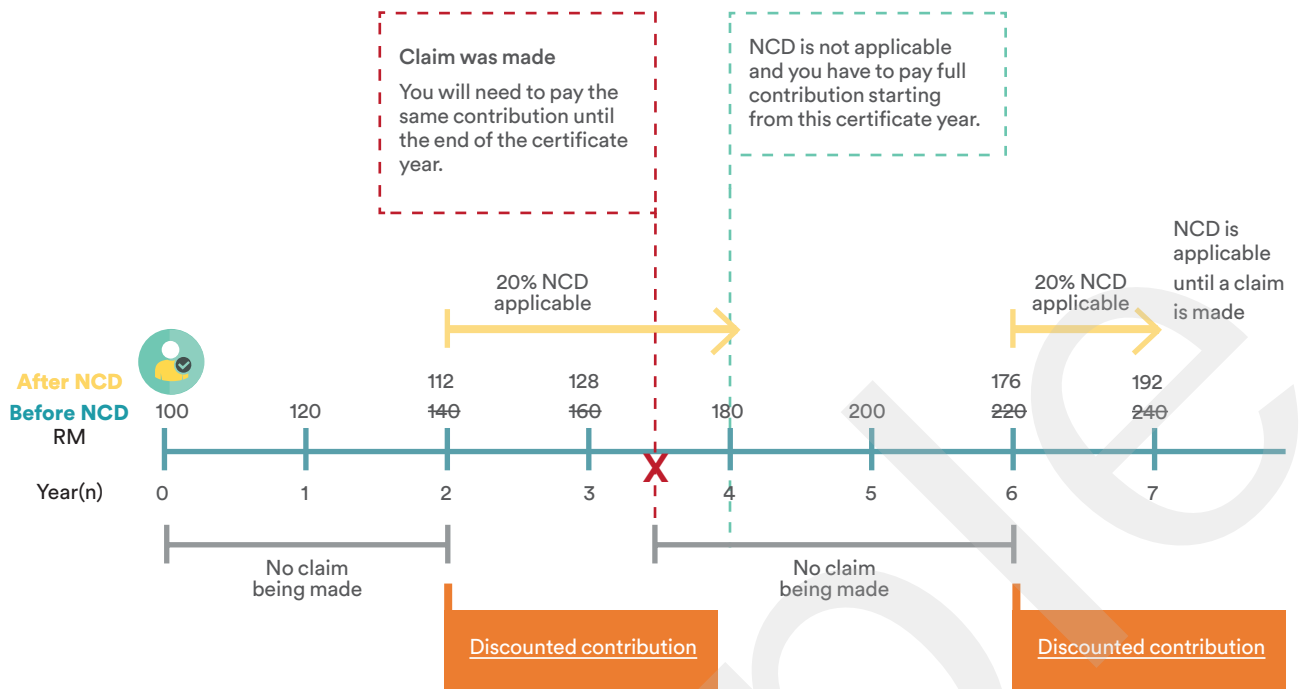
When you will not get this benefit

We won't provide this benefit if any of the following happen:

- If there are any approved claims within the first two certificate year;
- If you are already enjoying this benefit, and you have made a claim at anytime after the second certificate year; or
- Your certificate has ended. See page 17 (when your certificate ends).

What happens when you no longer get this benefit

You will continue paying the contribution at the discounted rate until the end of the certificate year. Upon the next certificate anniversary, you will need to pay the full contribution amount due for that certificate year as stated in your Benefit Illustration.



Contribution at “year-n” - (contribution at “Year-n” x 20% NCD)

Example:

Discounted contribution at Year 2 = RM140 - (RM140 x 20%)
= RM112

Discounted contribution at Year 6 = RM220 - (RM220 x 20%)
= RM176

The above diagram is for illustration purposes only.

Accidental Medical Reimbursement benefit (Optional)

This is an optional benefit. If you have chosen this benefit, you will see this benefit in your takaful schedule and how much you are eligible for the reimbursement.

We will reimburse your medical fees if person covered requires medical treatment from registered physician and being confined to the hospital due to accident. The benefit limit is on annual basis as stated in the takaful schedule. However, any amount unutilized, we will not carry forward to the following year.

You may refer to your takaful schedule to check your benefit eligibility.

How much we will pay

The amount that we reimburse will be equal to the actual charges as stated in the medical bill up to the maximum limit as stated in your takaful schedule.

When we won't pay

We won't pay any benefit if any of the following happens:

- An exclusion applies. See page 11 (exclusions); or
- Your certificate has ended. See page 17 (when your certificate ends).



Exclusions

This certificate has certain exclusions, meaning situations where we won't pay a benefit during the waiting period and through out the certificate term.

When we will not pay any benefit

We won't pay any benefit in respect of any condition, disease, illness or injury if there was any manifestation, diagnosis or treatment of such condition, disease, illness or injury before the commencement or reinstatement date.

We may also apply specific exclusions to your certificate when we offer to issue your certificate. If any specific exclusions apply, we will record the details in a certificate endorsement.

We will also not pay any benefit if the hospitalisation is considered as not reasonable and medically necessary. Refer to page 31 for the definition of reasonable and medically necessary.

Attempted suicide or self-inflicted act

We will not pay any benefit under this certificate if the claim arises from attempted suicide or an intentional self-inflicted act by a person covered within one year from the start of your certificate, or the date we last reinstated your certificate.

This applies regardless of the mental state of the person covered.

Unlawful acts

We will not pay any benefit under this certificate if the claim arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act or any attempted violation of the law.

War

We will not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

We will not apply the waiver of contribution benefit if you die due to suicide within one year from the start of your certificate, or the date we last reinstated your certificate.

This applies regardless of the mental state of the person covered.



Specific exclusions

We will not pay any hospitalisation benefit as a result of these specific exclusions.

1. Circumcision or any surgery on the foreskin;
2. Any form of dental care or surgery unless necessitated by injury but excluding the replacement of natural teeth, placement of denture and prosthetic services such as bridges and crowns or their replacement;
3. Venereal disease and its sequelae;
4. HIV (Human Immunodeficiency Virus) related diseases, AIDS (Acquired Immune Deficiency Syndrome) or AIDS related diseases;
5. Any communicable diseases required quarantine by law;
6. Pregnancy or pregnancy related conditions including childbirth, complications arising from pregnancy such as miscarriage, abortion, pre-natal or post-natal care, contraceptive methods for birth controls, infertility treatments and its complications, impotence, sterilization, erectile dysfunctions and its complications;
7. Investigation and treatment of sleep and snoring disorders;
8. Hyperhidrosis;
9. Mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
10. Any disability caused by self-destruction, intentional self-inflicted injuries and illness, while sane or insane within one year of the start of your certificate, or the date we last reinstated your certificate.

Waiting Period

There are waiting period that we will apply for this certificate. It is a situation where we will not pay any benefits if you are hospitalised within specific days after the commencement or reinstatement date.

This waiting period is not applicable for Accidental Medical Reimbursement benefit.

Type of Claim

We will not pay any benefit within the first 120 days after the commencement or reinstatement date, for any claims arising from:

- Hypertension, diabetes mellitus or cardiovascular disease;
- Growths of any kind including tumors, cancers, cysts, nodules, polyps;
- Stones of the urinary system and biliary system;
- Any disease of the ear, nose (including sinuses) or throat;
- Hernias, hemorrhoids, fistulae, hydrocele or varicocele;
- Any disease of the reproductive system including endometriosis; or
- Any disorders of the spine (including a slipped disc) or any knee conditions.

Any other claim.

Waiting Period

120 days

30 days



Starting, changing, or ending your certificate

This section explains when your certificate starts and ends, and how to make changes to your certificate. We also outline when you can reinstate your certificate after it has ended.

Your cover and when it starts

Your cover starts on the commencement date, and they are shown in your takaful schedule.

Your certificate anniversary

When we refer to a certificate anniversary, we mean a 12-month period counted from the issue date. If we need to count a year or month under your certificate, we start from the issue date.

Your certificate term

Your certificate will continue until the end of the certificate term shown in your takaful schedule – as long as you pay your contributions.

Changes to your certificate

You can ask us to make the following changes to your certificate, and we will confirm this in writing upon the change (called an endorsement).

We are not bound by any change until we have issued an endorsement.

Changing your address or contact details

You can change your address, contact details, or the certificate owner.

It is important that you tell us immediately about any of these changes, so that you keep enjoying the benefits of your certificate cover.

What you need to do

- Contact us.
- Provide us with the required form.
- Alternatively, you can submit your request through our customer portal.

What we will do

- Review your request.
- Make the change, and tell you in writing, along with the date the change will take effect from.

Changing the certificate owner to the person covered

At the request of the certificate owner

If you (the certificate owner) are different from the person covered, you can change the certificate owner to the person covered (if they are 17 (age at next birthday) years or older) by asking us in writing.

On the death of the certificate owner

The person covered can apply (if they are 17 (age at next birthday) years or older) to become the certificate owner if the certificate owner dies.

Changing the certificate owner due to divorce

You can choose to change the certificate owner to your spouse (and cancel your own cover) if:

- you and your spouse are covered under your certificate; and
- you become divorced after your certificate starts.

You will no longer be a person covered under the certificate when the change is made.

We need to approve the change, and the amount of contributions will reduce if we approve.

What you need to do

- Contact us.
- Provide us with the required form and proof of your age.

What we will do

- Review your request and the information you provide.
- Make the change by removing you and adding person covered as new certificate owner (if we agree to the change).
- Tell the new certificate owner what are their new contributions are, and when they are due.

Continuation of certificate

The new certificate owner is responsible for all contribution payments from the date we approve the transfer of ownership.

Changing your contribution payment method or frequency

You can change:

- How often you pay your contributions (your contribution payment frequency); or
- The method of paying your contributions;

by telling us in writing.

What you need to do

- Contact us.
- Provide us with the required form.
- Alternatively, submit your request through our customer portal.

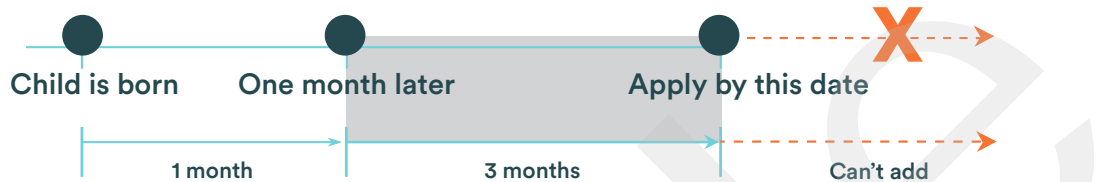
What we will do

- Review your request.
- Make the change, and tell you in writing, along with the date the change will take effect from.

Adding a new child as a person covered

You can add your child born after the certificate starts by applying to us within 3 months after they turned 1 month old. You can do this until you have two children covered under your certificate.

Adding a new child as a person covered



We need to approve the change, and you will need to pay additional contributions if we approve.

You cannot add any child who was born before your certificate starts (unless they were covered from the start).

What you need to do

- Contact us within 3 months after they turned 1 month old;
- Provide a completed medical form, and any other information we ask for; and
- Pay any additional contributions that apply after the change.

What we will do

- Review your request and the information you provide.
- Make the change, if we agree to the change.
- Tell you what your new contributions are, and when they are due in writing along with the cover effective date.

Cancelling your certificate

You can cancel (terminate) your certificate at any time. If you cancel your certificate, your cover will end from the date we cancel your certificate.

We will deduct from your contribution an amount for the period you have been covered for and then refund you the unused contribution.

Amounts under RM10

- Amounts under or equivalent to RM10 are donated to charity if we do not have your bank account details.
- If your refund amount is more than RM10 and we do not have your banking details, then we will transfer the monies to Registrar of Unclaimed Moneys.



If you tell us to cancel your certificate within the 15-day free-look period, we'll give you a full refund - see page 3 (15-day free-look period) for more details.

What you need to do

- Contact us.
- Submit the required form.

What we will do

- Review your request and cancel your certificate.
- We will deduct the amount for your period of cover and the administrative fee, and refund you the unused contribution.

No reinstatement after cancelling

You will not be able to reinstate (restart) your certificate after you cancel it.

When your certificate ends

Your certificate ends on the earliest of the following dates:

- The certificate expiry date shown in your takaful schedule;
- The end of the 60-day grace period, if we do not receive your contribution before then;
- The date we approve your request to cancel (terminate) your certificate;
- The date when there are no persons covered because they have all reached the cover expiry age;
- The date we are told to cancel your certificate by law or regulation; or
- The date when the number of days you are being hospitalised has reached the maximum of 750 days.

Reinstating your certificate

If your certificate ends because your contributions weren't paid, you can reinstate (restart) it within two years of it ending if we agree. You cannot reinstate your certificate for any other reason.

What you need to do

- Contact us.
- Provide a completed service request form. You need to select the reinstatement service option.
- Pay us all contributions due, if any.
- Confirm that the health of all people to be covered still qualifies for cover (by answering the questions in the request form).

What we will do

- We will review your application, and if we are satisfied that you have met our requirements, we will reinstate (restart) your certificate.
- If we reinstate your certificate, your cover will restart from the date we tell you.



You will not be covered for any event that took place before your certificate restarts.



You can download any forms from our website [fwd.com.my](https://www.fwd.com.my) or by calling 1300 13 7988.



The main people under your certificate

This section explains who the main people under your certificate are, what rights they have, and how they are treated.

Who's covered under your certificate

Your certificate covers all the people named on your current takaful schedule.

Persons covered

Depending on the plan chosen, these are the people who are covered by your certificate. Only the following people can be persons covered.

- You (the certificate owner).
- Your spouse. Your spouse can only be covered from the start of your certificate.
- Your children. You can cover up to two children under your certificate.

A person covered (other than the certificate owner) cannot make changes to your certificate.

Age requirements for persons covered

Age requirements apply for persons covered, which are shown in the following table.

Main people	Age when you can apply for cover	Age when cover ends
Certificate owner	Must be between 17 and 60 years old.	Cover ends at age 70.
Your spouse	Must be between 17 and 60 years old.	Cover ends at age 70.
Your children	Must be between 1 month old and 20 years old.	Cover ends at age 25.

Note: Age implies age at the next birthday.

Certificate owner (you)

You (the certificate owner) own the certificate, and your details are shown in the takaful schedule or endorsement.

You are the only person who may make changes to, or enforce any rights under, your certificate. If you make a change under your certificate, we will not check whether you have permission from anyone else to make that change.

You will also receive all the benefits under the certificate, except for:

- the contribution waiver benefit, which is a waiver of all contributions due after you die.

You must have a permissible takaful interest in the person covered

- when the certificate starts;
- at all times when the certificate is in place; and
- when a benefit is payable for a person covered.

You have a permissible takaful interest in the person covered if:

- the person covered is your spouse or your child;
- the person covered is less than 18 years old and your legal ward;
- the person covered is dependent (in whole or part) on you for maintenance or education when the certificate started.

If you do not have a permissible takaful interest

If we become aware that you do not have the required permissible takaful interest in a person covered, we must follow the guidelines of Bank Negara Malaysia. This may mean that we may pay you an amount of money specified by Bank Negara Malaysia, and when we make that payment, the coverage for the person covered will be deemed to be terminated.

No assignment of benefits

You cannot assign the benefits under your certificate to someone else as collateral for financing or a loan.

Change the certificate ownership due to lack of discretion and independent judgement

Your certificate ownership can be changed in the following situation.

- You are not able to exercise proper judgment regarding your certificate. We may require additional documentation from the courts or appropriate authorities if this happens.

Certificate ownership if you die

If you own an 'Individual plan', the certificate will terminate when you die.

If you have sign-up to other plan, we will automatically transfer the ownership of the certificate when you die, according to the rules below. The certificate will continue to provide cover to the remaining persons covered.

The rules for certificate ownership when you die are different:

If you and your spouse are persons covered, and your children are also covered...

...and your spouse is alive	then	your spouse becomes the certificate owner.
...and your spouse is not alive	then	the certificate continues without a certificate owner. It is known as an orphaned certificate .

If only you are covered (you do not have a spouse or your spouse is not covered), but your children are covered...

then the certificate continues without a certificate owner. It is known as an **orphaned certificate**.

Your children (if they are also person covered) age 17 (age at the next birthday) and above may request to become the certificate owner by writing to us.

We will provide a certificate endorsement confirming the transfer of certificate ownership.

Orphaned certificates

If there is no certificate owner, but there are still persons covered, your FWD MedSecure Direct certificate will keep providing cover for those persons covered. We will continue your certificate as an **orphaned certificate**.

This can happen if:

- both you and your spouse die (if you were both covered); or
- you die (and you do not have a spouse or your spouse is not covered); and
- your children are still persons covered.



Making a claim

Need to make a claim? Read this section to find out what you need to do.

How to claim

Call our Service Hotline at **1 300 13 7988** to make a claim.

Tell us as soon as possible

We should be informed as soon as possible if a claim is to be made under this certificate.

To make sure we are able to assess your claim quickly, we ask that you call us, and let us know that you will be claiming under your certificate. Your claim forms do not have to be sent at this time.

Type of claim	When to tell us
Daily Hospitalisation Cash Allowance	Tell us immediately.
Daily Hospitalisation Cash Allowance (ICU)	Tell us immediately.
No-Claim Discount	This will be automatically applied to your contribution.
Contribution waiver benefit	Tell us immediately.
Accidental Medical Reimbursement	Tell us immediately.

We're here for you

We understand that when you or your loved ones are hospitalised, it can be difficult dealing with it - you can always call our Service Hotline at **1 300 13 7988** for help with a claim.



Filling-in your claim form

We will provide the forms that need to be filled-in to make a claim. Claims must be made on forms provided by us together with written supporting documents and any other information and documents that we ask for. We will not be able to process a claim until we receive this information and the filled-in claim form.

You should make every effort to send your claim to us within 6 months of the hospitalisation or death being claimed for.

We check the age and gender before paying

We will not pay any benefits under your certificate until we have checked that the age and gender of the persons covered matches the information we have been given by you.

Costs of preparing your claim

We are not responsible for any of the costs of filling-in any form or getting any documents, such as death certificate, medical report or other certification. We will not pay for or reimburse you for any of these costs.

How we pay your claim

Currency

All amounts paid to us, or by us, will be paid in the currency shown in your takaful schedule. We will not pay any interest on any benefits under this certificate.

Who we pay

We pay the hospitalisation benefit to:

- you, if you, your spouse or children are hospitalised (if your spouse and children are covered under your certificate); or
- your spouse (if your spouse is covered under your certificate) if you die; or
- proper claimant (if the certificate is an orphaned certificate). See page 31 for the definition.



Your contributions

This section explains your contributions and what happens when you miss paying a contribution.

Paying your contribution

It is important to pay your contributions on time so your certificate stays active and your family continues to be covered. We outline below how you can pay your contributions and what happens if you don't pay.

Amount and due date

Your takaful schedule shows the amount you need to pay and the due date for your contribution payments.

Payment frequency options

You have the following payment frequency options.

- Yearly in one lump sum.
- By monthly instalments.

Payment method options

You can pay your contribution by setting up recurring payment through your debit card or credit card.

Contribution rates are not guaranteed

The contribution amount stated in your benefit illustration is not guaranteed. This means we can change the contribution amount by giving you 3 months' notice in writing. We will change this on your next certificate anniversary after the 3 months' notice period.

If we change the contribution amount and your certificate's contribution is already waived, person covered who is still covered under this certificate may need to pay the additional contribution.

Your contribution

Your total contribution will be reduced accordingly if any of the person covered's coverage ends. Refer to page 17 (when your certificate ends).



What happens if you don't pay on time

You contributions are due on the due date. We give you a 60-day grace period after the due date to pay your contribution. Your certificate will continue if you pay your overdue contribution within this 60-day period. If we do not receive your contribution within this period, we will cancel your certificate.

If your certificate ends because you missed a contribution payment, you can apply to reinstate (restart) it. See page 17 (reinstating your certificate) for more details.

What we do with your contributions

Wakalah fee

We manage all FWD MedSecure Direct certificates on behalf of you and the other participants on the basis of Wakalah.

The contributions you pay for cover under your certificate is subject to a Wakalah fee. The exact percentage and amount of the Wakalah fee you pay is shown in your takaful schedule.



Wakalah is the appointment by one party of another to act on his behalf.

The participants' risk fund is managed according to the Shariah

We manage the participants' risk fund in accordance with the Shariah (Islamic law).

We will avoid investing the assets of the participants' risk fund in securities and assets prohibited by the Shariah.

Any interpretations and decisions about the Shariah regarding your certificate will be made by our Shariah committee, and they are binding on us and you.

Tabarru'

We allocate your contributions, and all other contributions we receive from other certificate owners (the participants), less the Wakalah fee, into our participants' risk fund.

The monies we pay into the participants' risk fund is considered to be tabarru' funds for the collective benefit of all participants. They are used to pay the benefits to claimants who are entitled to the benefits based on:

- the solidarity of brotherhood and cooperation among the participants; and
- subject to the terms and conditions within this certificate certificate.



Tabarru' is a donation for the purpose of takaful.



If the participants' risk fund is in surplus

At the end of each financial year, we calculate if there is any surplus in the participants' risk fund. If there is, we will first pay back any Qard amounts granted to the participants' risk fund for past deficits. We will then share the remaining surplus on the following basis.

- 50% is distributed to us as a Ju'alah (reward to the takaful operator).
- 50% is shared between the participants in the participants' risk fund.

What we do with your share of the surplus

We will reduce your next contribution by that amount.



Ju'alah is the reward to the takaful operator for the good performance of the participants' risk fund it will be managing.

If the participants' risk fund is in deficit

If the participants' risk fund is in deficit, we will grant a Qard to remove the deficit. The Qard will be repaid from any future surplus amounts in the participants' risk fund.



Qard is an interest-free loan that we grant to the participants' risk fund if it is in deficit.



We will be liable for any proven loss to the assets of the participants' risk fund if such loss is due to our mismanagement or negligence in managing the participants' risk fund.



Keeping it legal

In this section, we explain the important legal rights and obligations under your certificate.

Governing law

Your certificate is a takaful contract between you and us, and is governed by the laws of Malaysia, including any circulars, directives or guidelines given by Bank Negara Malaysia.

The laws of Malaysia will prevail if there is any conflict between them and your certificate.

Changes to your certificate to comply with the law

We have the power to make any changes to your certificate required to comply with the law. If we need to make a change, we will give you written notice.

Certificate language

The terms of the contract signed by you (in English) will form the basis of your takaful contract with us.

We rely on your information

Read all parts of your certificate to make sure they are correct

This takaful contract is based on the information you gave us during the application process. It is important that the information is correct, and you and the persons covered were truthful and accurate with all of the information you provided. This information helped us to decide if you and the persons covered were eligible for the certificate, and how much you need to pay.

You should let us know immediately if the information you or a person covered gave us during the application, was inaccurate, misleading, or exaggerated. You should also let us know immediately if the information you or a person covered gave us changes after your certificate is active.

You need to provide correct and complete information

You and the persons covered have:

- a duty of disclosure;
- a duty to take reasonable care not to make a misrepresentation; and
- a duty to take reasonable care when answering our questions, or when you or the person covered confirm or amend any information you have given to us.

If you don't, we may dispute your claim, and your benefits under your certificate may be affected. In some cases we may cancel the certificate under the remedies provided in the Islamic Financial Services Act 2013. See page 27 (disputing payments) for more details.

If we were given the wrong age and gender

If we discover that we were given the wrong age or gender for you or another person covered, we will work out the contributions amount that you would have paid if we had been given the correct age and gender when you applied. We will then calculate the difference and;

- if there are any excess, we will refund you the amount; or
- if the amount is insufficient, you will have to pay the difference to continue your coverage.

If you or the person covered were not eligible for takaful cover at their correct age and gender, we can declare that the contract is void. If we do, we will cancel your certificate and treat it as having never existed. We will refund any contribution paid without interest, after taking off the distributed surplus (if any) and any benefits we have paid.



If you need to change your information, or if you have any questions, please call 1 300 13 7988.

Disputing payments

We can dispute the validity of your certificate in certain circumstances outlined Schedule 9 of the Islamic Financial Services Act 2013. If we do, we can declare that the contract is void and treat it as having never existed. You will not be entitled to any certificate benefits.

If you or a person covered:

- did not provide accurate and truthful information;
- gave us misleading or exaggerated information; or
- made any misrepresentation;

we can dispute any claim within the first two years of the certificate.

The two years starts from the commencement date, and it restarts from the date your certificate is reinstated.

If you or a person covered:

- made a fraudulent statement on a material matter; or
- fraudulently suppressed or omitted a material fact;

within your application, we can dispute any payment at any time.

Material matters and facts

A material matter or material fact is one that would have caused us to:

- refuse to issue the certificate to you; or
- ask you to agree to special terms on your certificate before we issue the certificate;

if you or a person covered had told us about it.

What we will do

- If we dispute your certificate, we will review your certificate and decide if we have any reason to declare it void. If we do, we will cancel it and treat it as having never existed.
- We will refund the contributions paid without interest, after deducting any surplus distributed from the commencement date. If a benefit has been paid, we will recover that benefit.

Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001

We may need to freeze or seize any monies received or payable under your certificate:

- at the order of the relevant authorities; or
- if we discover, or if we have reasonable suspicion that, you are sanctioned under any competent authorities recognised by us, for money laundering activities or activities relating to financing terrorism; under the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001.

If this happens, we will end your certificate and the cover under it immediately. We will deal with all contributions paid and all amounts payable under your certificate in any manner we deem fit, which may include handing it over to the relevant authorities.

Notice under the Personal Data Protection Act 2010

This refers to the Notice to Customers Relating to the Personal Data Protection Act 2010 ('PDPA notice') attached to your certificate.

You and the persons covered agree to the content of the PDPA notice, as well as consent and authorise us to the collection, processing and sharing of all your personal data, such as:

- your full name, and the full names of the persons covered;
- your identity card number;
- your address details; and
- your medical records; as stated in the PDPA notice.

Your right to ask for more information

You or the persons covered can ask us to see, or correct, the personal data we hold. You or the persons covered can also ask us for information about:

- our personal data protection policies and practices; and
- the kinds of data held by us.

You need to fill-in and send us a data access request form.

Your right to ask us to stop using your personal data

You or the persons covered have the right to ask us to stop using the personal data under your certificate. If you (or they) do ask us to stop, we will:

- stop using your personal data, and destroy it (unless we are required to retain it by law);
- end the certificate; and
- deduct from contribution an amount for the period you have been covered for, and refund you the unused contributions.

To ask us to stop, you or the person covered need to send us a request in writing.

Changes to the PDPA notice

We may amend the PDPA notice at any time, and the changes will apply to you and the persons covered. If we do make a change, we will communicate the change on our website, or by another method we choose.



Important words and phrases

The list below explains the meanings of important words and phrases shown in your certificate.

Accident	Sudden, unintentional, unexpected and unusual event that occurs at an identifiable time and place, which shall, independently of any other cause, be the sole cause of bodily injury.
Certificate	All of the documents listed below. <ul style="list-style-type: none"> – Your takaful schedule; – This takaful certificate; – Your certificate information statement; – Your Product Disclosure Sheet; – Your application form and any documents you provided with; and – Any endorsement to your certificate.
Certificate anniversary	A 12-month period counted from the issue date.
Certificate expiry date	The date that your certificate ends. The expiry date is shown in your takaful schedule.
Commencement date	The date cover starts under your certificate. This date is shown in your takaful schedule.
Contribution	The payment made by the takaful participants from which assistance to takaful participants is given and fees to the takaful operator is paid.
Cover expiry age	The age when cover ends for a person covered.
Disability	State of poor physical health that requires medical treatment due to sickness, disease, illness or injury.
Endorsement	An extra document attached to your certificate that outlines any adjustments that we make to your certificate.



Hospital

An establishment constituted and registered as a hospital located in Malaysia for the care and treatment of sick and injured persons as over-night patients and which:

- Has adequate facilities for diagnosis and major surgery;
- Provides 24 hours a day in patient services and nursing services by registered graduate nurses and is under the constant supervision of a Physician;
- Is legally licensed by the competent authority to operate;
- Has its own seal upon receiving authorization to do so and must be set up according to the prevailing laws; and
- Has an operation theatre and Intensive Care Unit equipped with sufficient medical equipment that meet the standards required by the prevailing laws.

Under these provisions, “Hospital” does not include the following medical units regardless it is established independently or belongs to a hospital:

- Sanatorium or rest or convalescent institute or house;
- Treatment unit for drug or alcoholic addiction;
- Medical units for treatment of psychiatric patients;
- Traditional or alternative medicine hospitals/Institute/Department; and
- Medical centres.

Hospitalisation or hospitalised

It means:

- Admission of the person covered to a hospital for a medically necessary treatment of a disability on the recommendation of a physician for a minimum period of six (6) hours.
- Person covered must be continuously stays in the hospital prior to the discharge of the person covered.
- A person covered must be a registered resident bed-patient using and being charged for the room and board facilities of the hospital.

Intensive Care Unit (ICU)

A special department of a hospital that caters to patients with the most serious injuries and illnesses which are life-threatening and need constant, close monitoring and support using specialized equipment and medication in order to maintain normal bodily functions.

Issue date

The date the first contribution is due and the date your certificate starts. This date is shown in your takaful schedule.

Owner, certificate owner, you, your

The person who owns this certificate. Your details are shown in the takaful schedule or endorsement.

Participants’ risk fund

The fund we operate in accordance with the principles of Shariah for the collective benefit of all participants.

Person covered

The person (or persons) covered by this certificate and shown on the takaful schedule or endorsement.

Physician

A person duly qualified and licensed to practise western medicine and who is registered with the appropriate authority in Malaysia to practise medicine within the scope allowed by such authority and by his training, but excludes you, your spouse and your near relative.

Proper claimant	A person who claims to be entitled under this certificate as an administrator or guardian of the person covered.
Reasonable and medically necessary	<p>Reasonable and medically necessary can be defined as a medical service which is:</p> <ul style="list-style-type: none"> - Consistent with the diagnosis and customary medical treatment for a covered disability; - In accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits ; - Not for the convenience of the person covered or the medical practitioner/physician, and unable to be reasonably rendered out of hospital (if hospitalised); - Not of an experimental, investigational or research nature, cosmetic, preventive or screening nature, medical technology/procedure, which has not been proven to be effective, based on established medical practice, and which has not been approved by a recognized body in the country in which you receive the treatment; and - For which the charges are fair and reasonable and customary for the disability. <p>For the avoidance of doubt, the following conditions will not be considered as reasonable and medically necessary treatment:</p> <ul style="list-style-type: none"> - Organ and or tissue donation; - Routine physical examinations, health check-ups or tests, inpatient treatment only for diagnostic purposes, experimental treatment, not incidental to treatment or diagnosis of the person covered's sickness or injury; or - Cosmetic surgery, elective surgery performed solely at the choice of the person covered, sex transformation surgery, refractive error correction surgery or any other treatment in the absence of sickness or injury or medical symptoms.
Shariah	<p>Means Islamic law.</p> <p>Any interpretations and decisions about Shariah regarding your certificate will be made our Shariah committee, and they are binding on us and you.</p>
Shariah committee	The committee formed by us to make sure that our takaful business complies with the Shariah.
Takaful schedule	<p>The document attached to your certificate. It shows important information about your certificate, including the following.</p> <ul style="list-style-type: none"> - Certificate number; - Details of certificate owner and persons covered;. - Your contribution details; and - The benefits of your certificate.
We, us, our	FWD Takaful Berhad